

LAW OFFICES
ANTONELLI, TERRY, STOUT & KRAUS, LLP
 SUITE 1800
 1300 NORTH SEVENTEENTH STREET
 ARLINGTON, VIRGINIA 22209

TELEPHONE: (703) 312-6600 FACSIMILE (703) 312-6666

TELEFACSIMILE TRANSMISSION

| From: <u>Alfred A. Stadnicki</u> | Date: <u>April 9, 2002</u> | |
|-------------------------------------|---|-------------------|
| Client/Matter No.: <u>3350-042B</u> | No. of Pages: <u>11</u> <small>(including cover sheet)</small> | |
| Deliver To | Facsimile Number | Reference Number |
| <u>Examiner Tim Brown</u> | <u>703 746-7239</u> | <u>09/849,979</u> |

Urgent For Review Please Comment Please Reply

COMMENTS/MESSAGE:

As discussed, attached are pages 76-84 of the parent application. As also discussed, the Request Form for the Rule 53(b) Continuation Application inadvertently request cancellation of claims 2-52 but should have correctly requested cancellation of claims 2-57. Claim 1 is cancelled in the Preliminary Amendment. Accordingly, please cancel claims 1-57. The new claims submitted in the Preliminary Amendment are also inadvertently numbered 53-75. However, these claims should have been correctly numbered 58-80. Accordingly, please renumber the new claims beginning with claim 58 and continuing thru claim 80. Please also note that the parentage of the pending claims must also be changed in view of the renumbering of the claims. Also enclosed is a Request for Change for correspondence's address. Please feel free to contact me at 703 312-6600 if you have any questions, or if I can be of further assistance.

*Not
referred to
as agreed
to by
11/15/02*

If you experience any problem regarding this transmission, please contact Cindy Thompson 312-6691.

Confirmation Copy will not follow.

CONFIDENTIALITY NOTICE: The document accompanying this facsimile transmission contains confidential information belonging to the sender which is legally privileged. The information is intended only for the use of the individual(s) or entity(ies) named above. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents of this facsimile information is strictly prohibited. If you have received this facsimile in error, please immediately notify us by telephone to arrange for return of the original document to us.

PATENT

DOCKET NO: 3350-042
CLIENT REF: MoneyWeb

3 communication is received or transmitted.

58
1 *25.* The method of claim 1, further comprising:
2 retrieving any of the logged and stored communications.
A+26

59
1 *26.* The method of claim 1, further comprising:
2 receiving, from a shipping agent, a first notice that goods
3 have been delivered to the purchaser;
4 storing an indication that the first notice has been received;
5 receiving, from the purchaser, a second notice that the
6 delivered goods are acceptable;
7 storing an indication that the second notice has been
8 received; and
9 initiating a credit to an account associated with the seller.

60
1 *27.* The method of claim *26*, wherein:
2 the credit to the account associated with the seller is
3 initiated after at least one of (i) a predetermined period,
4 beginning upon receipt of the first notice, has elapsed, or (ii)
5 receipt of the second notice.

61
1 *28.* A system for integrated event tracking of an electronic escrow
2 transaction, comprising:
3 a communications port configured to receive and to transmit
4 information via a network;
5 a processor in communication with the communications port and
6 configured to direct at least one network communication with each
7 of a purchaser, a seller and at least one financial institution in
8 effecting an electronic escrow transaction arising out of a sale of
9 goods or services made via a network, and to log and store each
10 communication associated with the electronic escrow transaction;
11 and
12 a memory in communication with the processor and configured to
13 store the logged communications.

62
1 *29.* The system of claim *28*, wherein the processor is further

PATENT

DOCKET NO: 3350-042
CLIENT REF: MoneyWeb

2 configured to:
3 receive an instruction from the purchaser, via network
4 communication, to effect the electronic escrow transaction; and
5 store an indication of the received instruction in the memory.

63 30. The system of claim *28*, wherein the processor is further
1 configured to:
2 initiate a debit from an account associated with the
3 purchaser;
4 store an indication in the memory of the initiation of the
5 debit from the purchaser account;
6 initiate a credit to an account associated with the seller;
7 and
8 store an indication in the memory of the initiation of the
9 credit to the seller account.

64 31. The system of claim *28*, wherein the processor is further
1 configured to:
2 initiate a debit from an account associated with a processing
3 agent; and
4 store an indication in the memory of the initiation of the
5 debit from the processing agent account.

65 32. The system of claim *31*, wherein:
1 the processor is further configured to initiate a credit to an
2 account associated with the seller and store an indication in the
3 memory of the initiation of the credit to the seller account; and
4 the credit to the seller account is a corresponding credit to
5 the debit from the processing agent account.

66 33. The system of claim *28*, wherein the processor is further
1 configured to:
2 transmit a notice, via network communication, to the seller
3 that funds from an account associated with the purchaser are
4 available and that the seller should ship the goods to, or provide
5 the service for, the purchaser; and

PATENT

DOCKET NO: 3350-042
CLIENT REF: MoneyWeb

7 store an indication in the memory that the notice has been
8 transmitted to the seller.

K12b 67 66
1 ~~34.~~ The system of claim ~~33,~~ wherein the notice is transmitted
2 after at least one of (i) a predetermined period, beginning at
3 initiation of a debit to an account associated with the purchaser,
4 has elapsed, or (ii) funds from the purchaser account are credited
5 to an account associated with a processing agent.

K12b 68 66
1 ~~35.~~ The system of claim ~~28,~~ wherein the processor is further
2 configured to:

3 receive, via network communication, a first notice of (i) the
4 goods having been shipped to the purchaser, or (ii) the services
5 having been performed for the purchaser;

6 store in the memory an indication that the first notice has
7 been received;

8 transmit a second notice, via network communication, to the
9 purchaser that the seller has one of (i) shipped the goods to the
10 purchaser, or (ii) performed the services for the purchaser; and

11 store in the memory an indication that the second notice has
12 been transmitted to the purchaser.

K12b 69 68
1 ~~36.~~ The system of claim ~~35,~~ wherein the first notice includes a
2 delivery tracking number.

K12b 70 68
1 ~~37.~~ The system of claim ~~35,~~ wherein the first notice is transmitted
2 by at least one of (i) the seller, or (ii) a shipping agent.

K12b 71 69
1 ~~38.~~ The system of claim ~~28,~~ wherein the processor is further
2 configured to:

3 receive, via network communication from at least one of the
4 purchaser, the seller, and a shipping agent, a notice of one of (i)
5 the goods having been received from the seller and being
6 acceptable, or (ii) the services having been acceptably performed
7 by the seller; and

8 store in the memory an indication that the notice has been

PATENT

DOCKET NO: 3350-042
CLIENT REF: MoneyWeb

9 received.

72
1 39. The system of claim 38, wherein:
2 the processor is further configured to initiate a credit to an
3 account associated with the seller and store an indication in the
4 memory of the initiation of the credit to the seller account; and
5 the credit to the seller account is initiated subsequent to
6 receiving the notice.

73
1 40. The system of claim 28, wherein:
2 the processor is further configured to receive, via network
3 communication, a notice of (i) the goods having been shipped by the
4 seller, or (ii) the services having been performed by the seller,
5 initiate a credit to an account associated with the seller, store
6 an indication in the memory of the initiation of the credit to the
7 seller account;
8 the credit to the seller account is initiated after a
9 predetermined period, beginning at receipt of the notice; and
10 the notice is received from at least one of (i) the seller, or
11 (ii) a shipping agent.

74
1 41. The system of claim 28, wherein the processor is further
2 configured to:
3 receive, via network communication, a notice of one of (i) the
4 goods having been received from the seller and being unacceptable,
5 (ii) the goods having not been received from the seller, (iii) the
6 services having not been acceptably performed by the seller, or
7 (iv) the services having not been performed by the seller; and
8 store in the memory an indication that the notice has been
9 received.

75
1 42. The system of claim 41, wherein the notice includes a notice
2 to suspend a pending credit to an account associated with the
3 seller.

PATENT

DOCKET NO: 3350-042
CLIENT REF: MoneyWeb

1 **26** 43. The system of claim 41, wherein the notice includes a notice
2 to reverse a debit to an account associated with the purchaser.

1 **27** 44. The system of claim 28, wherein the processor is further
2 configured to:

3 receive, via network communication from at least one of the
4 purchaser or a shipping agent, a first notice that the goods have
5 been returned shipped to the seller;

6 store in the memory an indication that the first notice has
7 been received;

8 transmit to the seller, via network communication, a second
9 notice that the goods have been returned shipped from the
10 purchaser; and

11 store in the memory an indication that the second notice has
12 been transmitted to the seller.

1 **28** 45. The system of claim 44, wherein the first notice includes a
2 delivery tracking number.

K126 **29** 46. The system of claim 44, wherein the processor is further
2 configured to:

3 receive, via network communication from at least one of the
4 seller or a shipping agent, a third notice that the goods have been
5 received by the seller; and

6 store in the memory an indication that the third notice has
7 been received.

(N)

1 47. The system of claim 28, wherein:
2 the processor is further configured to initiate a credit to an
3 account associated with the purchaser and store in the memory an
4 indication of the initiation of the credit to the purchaser
5 account; and

6 the credit to the purchaser account is initiated after at
7 least one of (i) receipt of a notice, via network communication
8 from a least one of the seller or a shipping agent, that the goods
9 have been returned to the seller by the purchaser and accepted by

PATENT

DOCKET NO: 3350-042
CLIENT REF: MoneyWeb

10 the seller, or (ii) a predetermined period, beginning at a
11 notification to the seller that the purchaser has shipped the goods
12 to the seller, has elapsed.

81
1 48. The system of claim 28, wherein the goods or services are
2 goods or services purchased from an internet auction.

82
1 49. The system of claim 28, wherein the processor is further
2 configured to:
3 initiate a debit from an account associated with the
4 purchaser;
5 initiate a credit to an escrow account associated with a
6 processing agent;
7 initiate a debit to the escrow account associated with the
8 processing agent;
9 initiate a credit to an account associated with the seller;
10 store an indication in the memory of the initiation of the
11 debit to the purchaser account; and
12 store an indication in the memory of the initiation of the
13 credit to the seller account.

83
1 50. The system of claim 49, wherein the credit to the escrow
2 account is a corresponding credit to the debit from the purchaser
3 account.

84
1 51. The system of claim 49, wherein the credit to the seller
2 account is a corresponding credit to the debit from the escrow
3 account.

85
1 52. The system of claim 28, wherein:
2 the communications port is further configured to receive an
3 instruction, via a web page generated subsequent to the purchaser
4 selecting a hyper-link presented to the purchaser by an Internet
5 web site selling goods or services, to direct execution of an
6 electronic escrow transaction for a sale transaction; and

DOCKET NO: 3350-042
CLIENT REF: MoneyWeb

PATENT

7 the web page presented to the purchaser includes details of
8 the purchase made from the internet web site.

1 53. The system of claim 28, wherein the stored logged
2 communications include an indication of the date and time of each
3 communication's direction or receipt.

1 54. The system of claim 28, wherein the processor is further
2 configured to retrieve any of the stored communications from the
3 memory.

1 55. The system of claim 28, wherein the processor is further
2 configured to (i) receive, from a shipping agent, a first notice
3 that goods have been delivered to the purchaser, (ii) store in the
4 memory an indication that the first notice has been received, (iii)
5 receive, from the purchaser, a second notice that the delivered
6 goods are acceptable, (iv) store in the memory an indication that
7 the second notice has been received, and (v) initiate a credit to
8 an account associated with the seller.

1 56. The system of claim 55, wherein the credit to the seller
2 account is initiated after at least one of (i) a predetermined
3 period, beginning upon receipt of the first notice, has elapsed, or
4 (ii) receipt of the second notice.

1 57. An article of manufacture for integrated event tracking of an
2 electronic escrow transaction, the article of manufacture
3 comprising:

4 a computer readable medium; and
5 computer programming stored on the medium;
6 wherein the stored computer programming is configured to be
7 readable from the computer readable medium by a computer to thereby
8 cause the computer to operate so as to:
9 receive an instruction from a purchaser, via a network, to
10 effect an electronic escrow transaction associated with a sale,
11 made via the network, of goods or services from a seller;

PATENT

DOCKET NO: 3350-042
CLIENT REF: MoneyWeb

12 direct at least one network communication with each of the
13 purchaser, the seller and at least one financial institution in
14 effecting the electronic escrow transaction; and
15 store a log of each communication associated with the
16 electronic escrow transaction in a memory.

1
1
1

DOCKET NO: 3350-042
CLIENT REF: MoneyWeb

PATENT

ABSTRACT OF THE DISCLOSURE
Technique For Electronic Funds Escrow

A system, method and article of manufacture for integrated event tracking of an electronic escrow transaction. An instruction is received from a purchaser, via a network, to effect an electronic escrow transaction. The electronic funds escrow transaction arises out of a sale between a purchaser and a seller for goods or services purchased via a network. To effect the electronic escrow transaction, network communications are directed with each of the seller, the purchaser, and a financial institution. Each of these communications associated with effecting the electronic escrow transaction is stored in a memory.